

Ask



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP

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Q: My prescription drugs cost so much! I can't seem to afford the medications I need. What can I do?

A: If you have limited income, you might want to apply for help paying for your Medicare Part D drug costs and your Part B premiums. Indiana has programs that can help pay your Medicare expenses (like premiums, deductibles, and coinsurance).

The Medicare Savings Program (MSP) is a program through the Indiana Division of Family Resources. MSP pays for your Part B monthly premium and your Medicare copays and deductible if you are a Qualified Medicare Beneficiary (QMB).

To qualify for a Medicare Savings Program, you must meet all of these conditions:

- Have Part A
- Have monthly income less than \$1,225 and resources less than \$6,680 for a single person
- Have monthly income less than \$1,655 and resources less than \$10,020 for a married couple living together

To apply for MSP, schedule an appointment with your local Division of Family Services office. The application is available at www.ssa.gov.

Low Income Subsidy (LIS), also called Extra Help, is a program through the Social Security Administration. If you qualify for Extra Help and join a Medicare drug plan, you will get:

- Help paying your Medicare drug plan's monthly premium, any yearly deductible, coinsurance, and copayments
- No coverage gap
- No late enrollment penalty

You automatically qualify for Extra Help if you have Medicare and meet one of these conditions:

- You have full Medicaid coverage.
- You have qualified for the Medicare Savings Program
- You get Supplemental Security Income (SSI) benefits

To apply for LIS, schedule an appointment with your local Social Security office or find the application online at www.ssa.gov.

For help on these and many other Medicare related issues, call SHIP for help at 1-800-452-4800, TTY 1-866-846-0139 or online at www.medicare.in.gov.

Program	Income Limit	Resource/ Asset Limit
Extra Help/LIS Full Subsidy	Single - \$1,225* Married - \$1,654*	Single - \$8,180** Married - \$13,020**
Extra Help/LIS Partial Subsidy	Single - \$1,361* Married - \$1,838*	Single - \$12,640** Married - \$25,260**
MSP QMB – Qualified Medicare Beneficiary	Single - \$908* Married - \$1,226*	Single - \$6,680 Married - \$10,020
MSP SLMB – Specified Low-Income Medicare Beneficiary	Single - \$1,089*** Married - \$1,471***	Single - \$6,680 Married - \$10,020
MSP QI – Qualified Individual	Single - \$1,226* Married - \$1,655*	Single - \$6,680 Married - \$10,020
SSI (Supplemental Security Income)	Single - \$674 Married - \$1,011	Single - \$2,000 Married - \$3,000

* Subject to change once new Federal Poverty Levels (FPL) are announced. These amounts are effective 3/1/11 ** Includes \$1,500 per person burial allowance

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.